

Table I.D.4.a(2004) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.7%	53.0%	37.5%	24.0%	10.7%	7.9%	39.8%	9.4%
Industry group **								
Agric., fish., forest.	17.2%	74.0%	71.5%	27.7% *	0.6% *	10.1% *	61.3%	5.5% *
Mining and manufacturing	10.9%	54.3%	31.6%	17.7%	12.7%	7.0%	33.9%	8.5%
Construction	39.3%	64.4%	48.5%	37.0%	28.9%	19.6% *	47.3%	30.8%
Utilities and transp.	14.8%	35.0%	62.5%	15.5% *	23.5%	11.1% *	36.3%	12.4%
Wholesale trade	16.0%	68.9%	30.9%	10.8%	21.5% *	3.6% *	36.6%	9.2% *
Fin. svcs. and real estate	10.7%	31.6%	32.8%	24.4%	7.1% *	7.9%	32.1%	8.2%
Retail trade	9.2%	43.1%	37.4%	13.9% *	4.3% *	2.0% *	34.1%	2.8% *
Professional services	12.7%	51.0%	29.3%	22.6%	4.9% *	7.7%	37.8%	7.9%
Other services	21.0%	58.6%	39.3%	38.9%	6.5% *	12.4% *	48.0%	13.0%
Ownership								
For profit, incorporated	14.8%	56.0%	37.7%	24.7%	13.0%	7.0%	40.8%	9.2%
For profit, unincorporated	13.9%	38.6%	29.9%	11.8% *	5.7% *	9.9%	31.3%	8.4%
Nonprofit	14.6%	62.3%	46.3%	33.0%	5.0% *	11.4% *	45.9%	10.8% *
Age of firm								
Less than 5 years	25.8%	53.5%	29.4%	12.5% *	2.9% *	.	38.1%	3.4% *
5-9 years	22.6%	56.7%	35.5%	14.8% *	9.1%	5.7% *	41.3%	7.6%
10-19 years	21.4%	46.0%	29.5%	23.1%	8.9% *	3.8% *	35.3%	10.0% *
20 or more years	16.3%	56.4%	42.2%	26.2%	11.7%	9.4%	41.9%	11.1%
Unknown	6.6%	100.0% *	14.6% *	15.5% *	2.9% *	6.6%	26.3% *	6.5%
Multi/single status								
2 or more locations	8.1%	29.2% *	33.4%	18.6%	9.9%	6.9%	26.0%	7.6%
1 location only	32.4%	53.7%	37.9%	26.1%	12.2%	36.7%	41.5%	20.2%
Percent full-time employees								
Less than 25%	51.4%	61.9%	45.9%	65.8%	7.8% *	55.6% *	54.6%	50.7%
25-49 %	22.3%	52.4%	40.6%	23.4%	9.1% *	20.8% *	42.8%	18.5% *
50-74 %	11.3%	56.5%	41.1%	22.4%	4.6%	3.0% *	45.5%	3.8%
75% or more	14.1%	52.3%	36.8%	23.3%	11.4%	7.0%	38.8%	8.9%
Union presence								
No union employees	13.6%	52.3%	35.1%	17.7%	8.0%	3.5%	37.4%	5.9%
Has union employees	22.4%	64.6%	55.6%	58.4%	24.9%	16.7%	61.4%	19.3%
Unknown	5.9%	45.5% *	19.4% *	54.5% *	4.4% *	5.1%	42.3%	5.4%
Percent low wage employees								
50% or more low wage	11.8%	67.1%	34.2%	27.2%	3.9%	5.6% *	46.9%	6.1% *
Less than 50% low wage	15.1%	51.1%	37.8%	23.5%	11.9%	8.3%	38.9%	10.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.03%	2.06%	2.85%	1.98%	2.28%	1.18%	1.83%	1.28%
Industry group **								
Agric., fish., forest.	4.26%	6.69%	18.11%	13.24% *	10.71% *	4.27% *	9.27%	3.62% *
Mining and manufacturing	1.34%	6.29%	4.91%	5.05%	2.78%	1.59%	4.49%	1.18%
Construction	2.98%	3.52%	7.59%	5.34%	7.08%	6.72% *	2.43%	4.09%
Utilities and transp.	3.37%	5.64%	9.36%	6.87% *	6.92%	4.19% *	5.46%	3.66%
Wholesale trade	2.54%	6.59%	6.31%	2.74%	8.17% *	1.19% *	3.45%	3.08% *
Fin. svcs. and real estate	1.79%	8.19%	5.78%	5.64%	2.31% *	2.34%	6.15%	1.97%
Retail trade	1.09%	6.90%	4.19%	5.31% *	2.17% *	1.17% *	3.36%	0.94% *
Professional services	1.13%	4.34%	3.40%	3.01%	1.65% *	1.43%	2.32%	1.26%
Other services	2.54%	3.81%	5.43%	4.74%	3.73% *	4.62% *	2.58%	3.37%
Ownership								
For profit, incorporated	0.84%	2.30%	3.61%	2.06%	3.16%	0.77%	1.98%	1.06%
For profit, unincorporated	1.80%	4.52%	5.39%	4.04% *	2.10% *	2.65%	4.43%	1.87%
Nonprofit	3.01%	7.77%	5.66%	5.81%	1.82% *	4.31% *	3.47%	3.31% *
Age of firm								
Less than 5 years	3.99%	4.79%	6.86%	6.22% *	2.33% *	.	5.00%	1.78% *
5-9 years	2.00%	4.75%	7.88%	5.60% *	2.18%	3.16% *	4.00%	1.48%
10-19 years	3.10%	4.46%	4.16%	3.91%	4.36% *	2.88% *	2.72%	3.47% *
20 or more years	1.34%	2.12%	4.39%	2.13%	2.45%	1.93%	2.34%	1.84%
Unknown	0.94%	31.62% *	10.12% *	8.80% *	1.62% *	0.95%	13.75% *	0.91%
Multi/single status								
2 or more locations	0.88%	11.32% *	6.88%	2.57%	2.74%	0.68%	5.02%	0.92%
1 location only	1.68%	1.88%	2.88%	2.41%	2.02%	9.86%	1.69%	3.25%
Percent full-time employees								
Less than 25%	11.06%	6.90%	10.43%	14.22%	5.14% *	18.08% *	5.98%	14.41%
25-49 %	6.31%	7.65%	7.80%	6.93%	4.45% *	8.28% *	7.21%	7.28% *
50-74 %	1.26%	4.56%	5.63%	6.58%	1.33%	1.12% *	5.18%	0.70%
75% or more	0.83%	2.70%	3.15%	2.03%	2.58%	0.69%	1.83%	0.94%
Union presence								
No union employees	0.69%	2.30%	2.48%	1.92%	2.31%	0.96%	1.69%	0.87%
Has union employees	2.77%	6.09%	10.21%	6.84%	3.69%	3.00%	5.21%	2.77%
Unknown	1.36%	14.40% *	8.57% *	16.84% *	1.86% *	1.44%	10.51%	1.44%
Percent low wage employees								
50% or more low wage	1.92%	3.19%	4.43%	4.46%	1.04%	2.56% *	4.55%	2.07% *
Less than 50% low wage	0.92%	2.25%	3.00%	2.11%	2.49%	0.99%	1.98%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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